



AIG Domestic Accident & Health Division

A Division of American International Companies®

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 70 Pine Street, New York, NY 10270
(212) 770-7000

(a capital stock company, herein referred to as the Company)

Policyholder: AIG Group Insurance Trust

Policy Number: 9540523

PERMANENT TOTAL DISABILITY BENEFIT RIDER

This Rider is attached to and made part of the Policy as of the Policy Effective Date shown in the Policy's Master Application. It applies only with respect to accidents that occur on or after that date. It is subject to all of the provisions, limitations, and exclusions of the Policy except as they are specifically modified by this Rider.

Permanent Total Disability Benefit (Lump Sum) (Not Applicable to Insureds Age 85 or Older on the Date of the Accident). If, as a result of an Injury, an Insured is rendered Permanently Totally Disabled within 90 days of the accident that caused the Injury, the Company will pay 100% of the Permanent Total Disability (Single Payment) Maximum Amount shown in the Benefit Schedule at the end of 12 consecutive months of such Permanent Total Disability.

The Company reserves the right, at the end of the 12 consecutive months of Permanent Total Disability to determine, on the basis of all the facts and circumstances, that the Insured is Permanently Totally Disabled, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Permanently Totally Disabled/Permanent Total Disability as used in this rider means:

1. That the Insured has suffered any of the following:

- a. loss of both hands or feet; or
- b. loss of one hand and one foot; or
- c. loss of sight in both eyes; or
- d. Hemiplegia; or, or
- e. Paraplegia; or
- f. Quadriplegia

"Loss of a hand or foot" means complete severance through or above the wrist or ankle joint. "Loss of sight in both eyes" means total and irrecoverable loss of the entire sight in both eyes.

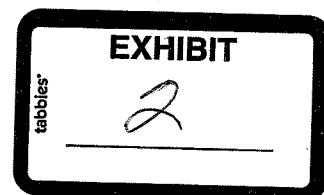
"Hemiplegia" means the complete and irreversible paralysis of the upper and lower Limbs of the same side of the body. "Limb(s)" means entire arm or entire leg. "Paraplegia" means the complete and irreversible paralysis of both lower Limbs. "Quadriplegia" means the complete and irreversible paralysis of both upper and both lower Limbs.

and

2. the Insured is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience or training. However, with respect to an

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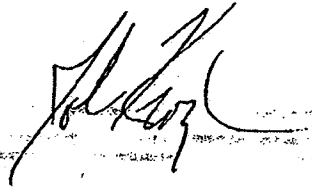
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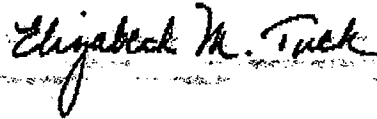
Insured for whom an occupational definition of Permanently Totally Disabled/Permanent Total Disability is not appropriate, Permanently Totally Disabled/Permanent Total Disability means, as used in this Rider, that the Insured is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured immediately prior to the accident; and

3. the Insured is under the supervision of a Physician unless the Insured has reached his or her maximum point of recovery.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:



President



Secretary



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Permanent Total Disability Benefit (Monthly Benefit) (Not Applicable to Insureds Age 85 or Older on the Date of the Accident). If, as a result of an Injury, an Insured is rendered Permanently Totally Disabled within 90 days of the accident that caused the Injury, and if the Permanent Total Disability due to that Injury continues for a period of 6 consecutive months, the Company will pay a monthly benefit equal to the Permanent Total Disability Monthly Benefit shown in the Benefit Schedule starting with the 7th consecutive month. The benefit is payable monthly as long as the Insured remains continuously Permanently Totally Disabled due to that Injury, but ceases on the earliest of: (1) the date the Insured ceases to be Permanently Totally Disabled; (2) the date the Insured dies; or (3) the date the benefit has been paid for the Maximum Number of Months specified for the Permanent Total Disability Benefit in the Benefit Schedule. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured is Permanently Totally Disabled for less than a full month. Only one benefit is provided for any one month of Permanent Total Disability, regardless of the number of Injuries causing the Permanent Total Disability or the number of losses incurred.

If the Insured returns to any occupation for which he or she is qualified by reason of education, experience or training on a full or part-time basis, he or she may return to Permanent Total Disability status if: (1) the Insured has not been back to work for longer than 30 days; and (2) the Insured is again Permanently Totally Disabled due to the same Injury which caused the original Permanent Total Disability. However, with respect to an Insured for whom the occupational definition of Permanently Totally Disabled/Permanent Total Disability is not appropriate, If the Insured engages in any of the usual activities of a person of like age and sex in comparable health, he or she may return to Permanent Total Disability status if: (1) the Insured has not been engaging in such activities for longer than 30 days; and (2) the Insured is again Permanently Totally Disabled due to the same Injury which caused the original Permanent Total Disability.

Periods of Permanent Total Disability separated by less than 30 consecutive days will be considered one period of Permanent Total Disability unless due to separate and unrelated causes.

The Company reserves the right, at the end of the 6 consecutive months of Permanent Total Disability (and as often as it may reasonably require thereafter) to determine, on the basis of all the facts and circumstances, that the Insured is Permanently Totally Disabled, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

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- b. loss of one hand and one foot; or
- c. loss of sight in both eyes; or
- d. Hemiplegia; or
- e. Paraplegia; or
- f. Quadriplegia

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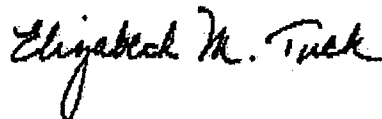
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- 2. the Insured is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience or training. However, with respect to an Insured for whom an occupational definition of Permanently Totally Disabled/Permanent Total Disability is not appropriate, Permanently Totally Disabled/Permanent Total Disability means, as used in this Rider, that the Insured is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured immediately prior to the accident; and
- 3. the Insured is under the supervision of a Physician unless the Insured has reached his or her maximum point of recovery.

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